HDFC Home Loan

HDFC Home loan apply online at Arena Fincorp & get lowest interest rates. You don't have to go through the complicated process of getting **HDFC Home loan**. We will do it for you to make things easier and simpler. So that you can focus on what's more important, getting your dream home.

We have years of experience in providing financial solutions and will happily assist you through the home loan process, ensuring a smooth and hassle-free experience. We work hard to provide you with the **cheapest home loan in India**, allowing you to own your dream home without paying a fortune of your income in interest payments.

Apply Now Contact Us

Flexible and Attractive Interest Rates

Collateral – Free

Fewer Documents Required

100% Paperless Transaction

Fast Loan Approval

Quick Disbursal of Funds

HDFC Home Loan Interest Rate

Below mentioned is all the information regarding latest **HDFC Home loan interest rate** according to CIBIL scores, Standard interest rate, Fixed interest rates.

HDFC Home Loan Interest Rate As Per CIBIL Scores

800	• Salaried: 8.5% onwards • Self Employed: 8.5% onwards
	• Salaried: 8.5% onwards • Self Employed: 8.5% onwards

HDFC Home Loan Interest Rate - Standard

	• Salaried: 9.25%-9.65% • Self Employed: 9.40%-9.80%
Loan range between Rs. 35 Lakhs to Rs. 75 Lakhs	• Salaried: 9.50%-9.80% • Self Employed: 9.65%-9.95%
Loan above Rs. 75 Lakhs	• Salaried: 9.60%-9.90% • Self Employed: 9.75%-10.05%

HDFC Home Loan Interest Rate - Fixed Rates & Tenure

24 Months Tenure 37 Months Tenure 60 Months Tenure	8.90%-9.15%
120 Months Tenure	11%-12.05%
Full Term Tenure	11.15-11.45%

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- You must be an Indian citizen
- You must be between 21 and 65 years
- Your net monthly income has to be at least ₹25,000 if you are salaried
- The minimum PAT (Profit After Tax) must be ₹30,000 for self-employed applicants
- You must have a work experience of at least 2 years if you are a salaried applicant
- Your business must have a vintage of at least 3 years if you are self-employed
- You need to have a stable credit history

HDFC Home Loan Charges

loan processing charges	0.50% – 2.00% of the loan amount or Rs. 3000/- whichever is higher plus applicable taxes (including GST) and other statutory levies, if any.
Administrative Charges	0.25 % of Facility Amount or ₹ 5000/- whichever is lower plus applicable taxes.
Part Prepayment Fees	• Nil for floating interest rates. • 2% + applicable GST for fixed interest rates. • 2% for top-up loans if you utilise the amount for business purposes. • 4% if you repay the entire outstanding principal when you use the amount to buy a property for business purposes.
Statutory / Regulatory Charges	All applicable charges on account of Stamp Duty / MOD / MOE / Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) or such other statutory / regulatory bodies and applicable taxes shall be borne and paid (or refunded as the case may be) solely by the customer. You may visit the website of CERSAI for all such charges.

**The facts and figures provided above are indicative and liable to change periodically.*

Also check: Home loan interest rate for all banks

HDFC Home Loan Documents Required

These are the required **HDFC Home Loan documents Required** to submit to avail the home loan from SBI Bank:

Salaried Individuals	• Application form with photograph duly signed. • Identity, residence and age proof. • Last 6 months bank statements. • Last 3 months' salary-slips. • Processing fee cheque. • Form 16/ Income tax Returns.
Self Employed Professional	• Application form with photograph duly signed. • Identity, residence and age proof. • Last 6 months bank statements. • Processing fee cheque. • Form 16/ Income tax Returns. • Proof of business existence. • Education qualification certificate and proof of business existence. • Last 3 years Income Tax Returns with computation of Income. • Last 3 years CA Certified/ Audited Balance Sheet and Profit & Loss Account.
Self Employed non professional	• Application form with photograph duly signed. • Identity, residence and age proof. • Last 6 months bank statements. • Processing fee cheque. • Form 16/ Income tax Returns. • Proof of business existence. • Business profile • Last 3 years Income Tax Returns with computation of Income. • Last 3 years CA Certified/ Audited Balance Sheet and Profit & Loss Account.

Contact Us

**The above given list is indicative only. Additional documents may be asked for on a case-to-case basis. The facts & figures in this list are liable to change periodically.*

Also check: Our HDFC **Home loan EMI calculator**

Why Choose Arena Fincorp for HDFC Home Loan?

1. Quick approval: We feel proud to say that we are one of the few institutions doing superfast application processing, so that you get to own your dream home faster than ever.

2. 100% transparency: No hidden charges. We're 100% transparent about the terms of our services.

3. Full Assistance: Rest assured, our experienced team will fully assist you in the entire process from start to finish in getting the best home loan. You just need to breathe and relax while we do the whole work for you.

4. History of Reputation: Having a rich history of providing the best financial solutions, our customers are very happy with working with us & we feel proud to say that they trust us for their future financial needs too.

5. Simple and easy Process: Our experienced team will happily guide you through the entire home loan process, making it simple, easy and hassle free to

HDFC Home Loan Apply Online

HDFC Home loan apply online at Arena Fincorp. (You can always start your online application and resume it at a later instance at our site.) Here's our step-by-step guide to apply for **HDFC Home loan** at our site:

- Step 1: Click on **Apply Now** to open our online application form
- Step2: Fill in a few details and verify the OTP sent to your phone
- Step3: Enter your KYC and income data
- Step4: Choose the loan amount you want to borrow
- Step5: Submit your application

How to Apply for HDFC Home Loan at Arena Fincorp

Get Your Dream Home. Sit Back & Relax while We do the Work for You.

Apply Now EMI Calculator

Related Articles:

HDFC Home Loan: 2023 Interest Rate, EMI Calculator & Eligibility (arenafincorp.com)

Our Customers Love Us

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of Arena Fincorp for my HDFC Home loan was well worth it. I wonder how much work it would've been if i were to do it alone.

The expert guidance from Arena saved me tons of money. I got the loan with lowest interest rates & of the maximum tenure. Really happy with Arena Fincorp.

Amazing staff. They were there to help me in every step of my loan taking journey. They helped me with so many things that i could've easily missed if i were to do it all by myself.

SBI Home Loan FAQs

How do I apply for an instant HDFC Home loan online?

To apply for an Instant loan for your dream home, you can get in touch with us or click on the apply now button above .

How do I calculate my HDFC Home loan EMI?

What is the maximum loan amount offered by HDFC for home loans?

Arena Fincorp is a finance company based in India. We are established in the year 2016. We helped thousands of people to get the loan of their need approved fast with our simple & easy process.

CALL US
+919649944121

Loans

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Contact

info@arenafincorp.com

Mon - Sat 9:40 AM - 7:30 PM

1/55, Aanchal Apartment, Roshan Path, Chitrakoot, Sector 1, Vaishali Nagar, Jaipur, Rajasthan

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